

1 **What is claimed is:**

2 1. In a data processing medium, a method of calculating the contemporaneous exchange
3 for new value defense for one or more preference payments comprising the steps of:

4 creating in said data processing medium, one or more lines of data related to each of said
5 preference payments, each of said lines of data including an expression of an invoice
6 amount, a payment date and a provided date;

7 calculating a payment time for each of said preference payments, said calculation being a
8 function of said payment date and said provided date;

9 selecting a CENV payment time;

10 comparing said selected CENV payment time to said calculated payment time of said
11 preference payments; and

12 differentiating those of said preference payments having payment times that are less than or
13 equal to said CENV payment time from the remainder of said preference payments.

14 2. The method of claim 1 further comprising:

15 repeating said comparing step and said differentiating step for a plurality of said selected
16 CENV payment times.

17 3. The method of claim 1, wherein said data processing medium is one of a spreadsheet
18 software program or a database software program.

19 4. The method of claim 2 further comprising:

20 displaying concurrently the result of said differentiating step for each of said selected CENV
21 payment times.

22 5. The method of claim 1 further comprising:

1 summing said invoice amounts for those of said preference payments having payment times
2 that are less than or equal to said CENV payment time.

3 6. The method of claim 5 further comprising:
4 repeating said comparing step, said differentiating step and said summing step for a plurality
5 of said selected CENV payment times.

6 7. The method of claim 6 further comprising:
7 displaying concurrently the result of said summing step for each of said selected CENV
8 payment times.

9 8. In a data processing medium, a method of calculating the ordinary course of business
10 defense for one or more preference payments comprising the steps of:

11 creating in said data processing medium, one or more lines of data related to each of said
12 preference payments, each of said lines of data including an expression of a payment
13 date and a provided date;

14 calculating a payment time for each of said preference payments, said calculation being a
15 function of said payment date and said provided date;

16 selecting an assumed payment time;

17 selecting a day spread;

18 calculating an OCB protected range, said calculation being a function of said assumed
19 payment time and said day spread;

20 comparing said OCB protected range to said calculated payment time of said preference
21 payments; and

22 differentiating those of said preference payments having payment times that fall within said
23 OCB protected range from the remainder of said preference payments.

1 9. The method of claim 8 further comprising:

2 repeating said comparing step and said differentiating step for a plurality of said OCB
3 protected ranges.

4 10. The method of claim 8, wherein said data processing medium is one of a spreadsheet
5 software program or a database software program.

6 11. The method of claim 9 further comprising:

7 displaying concurrently the result of said differentiating step for each of said OCB protected
8 ranges.

9 12. The method of claim 8 wherein said assumed payment time is an historical average
10 payment time.

11 13. The method of claim 11 wherein said displaying step sorts each set of said results by
12 said payment time of said preference payments in chronological order.

13 14. The method of claim 8 further comprising:

14 repeating said comparing step and said differentiating step for at least 12 of said OCB
15 protected ranges.

16 15. In a data processing medium, a method of calculating the ordinary course of business
17 defense and the subsequent new value defense for one or more preference payments comprising the
18 steps of:

19 creating in said data processing medium, one or more lines of data related to each of said
20 preference payments, each of said lines of data including an expression of a payment
21 date, a provided date and an invoice amount;

22 calculating a payment time for each of said preference payments, said calculation being a
23 function of said payment date and said provided date;

1 selecting an assumed payment time;
2 selecting a day spread;
3 calculating an OCB protected range, said calculation being a function of said assumed
4 payment time and said day spread;
5 comparing said OCB protected range to said calculated payment time of said preference
6 payments;
7 differentiating those of said preference payments having payment times that fall within said
8 OCB protected range from the remainder of said preference payments;
9 summing said invoice amounts for those of said preference payments having payment times
10 that fall within said OCB protected range;
11 sorting said lines of data chronologically based on said payment date;
12 distinguishing lines of data related to said preference payments having payment times that
13 fall within said OCB protected range from the remainder of said lines of data;
14 calculating the subsequent new value associated with each of said preference payments
15 remaining after said distinguishing step;
16 summing said subsequent new value associated with each of said preference payments
17 remaining after said distinguishing step; and
18 combining the sum of said invoice amounts for those of said preference payments having
19 payment times that fall within said OCB protected range with the sum of said
20 subsequent new value associated with each of said preference payments remaining
21 after said distinguishing step.

22 16. The method of claim 15 wherein said data processing medium is one of a spreadsheet
23 software program or a database software program.

1 17. The method of claim 15 further comprising:
2 selecting a CENV payment time;
3 comparing said selected CENV payment time to said calculated payment time of said
4 preference payments;
5 differentiating those of said preference payments having payment times that are less than or
6 equal to said CENV payment time from the remainder of said preference payments;
7 and
8 distinguishing lines of data related to said preference payments having payment times that
9 are less than or equal to said CENV payment time from the remainder of said
10 lines of data prior to said sorting step.

11 18. The method of claim 17 wherein said data processing medium is one of a spreadsheet
12 software program or a database software program.

13 19. The method of claim 15 further comprising:
14 displaying concurrently the result of said calculations of said ordinary course of business
15 defense and said subsequent new value defense.

16 20. The method of claim 17 further comprising:
17 displaying concurrently the result of said calculations of said contemporaneous exchange for
18 new value defense, said ordinary course of business defense and said subsequent new
19 value defense.

20 21. The method of claim 15 further comprising:
21 repeating said comparing step, said differentiating step and said distinguishing step for a
22 plurality of said OCB protected ranges.
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